

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

TRANSMITTAL OF FINANCIAL REPORTS AND  
CERTIFICATION OF COMPLIANCE WITH  
UNITED STATES TRUSTEE OPERATING REQUIREMENTS FOR

THE PERIOD ENDED: JANUARY 31, 2024

In re:

Case Number: 23-49817-mar

**RESIDENTS FIRST, LLC,**

Chapter 11

Debtor.

Hon. Mark A. Randon

As debtor in possession, I affirm:

1. That I have reviewed the financial statements attached hereto, consisting of:

<input type="checkbox"/> Operating Statement	(Form 2)
<input type="checkbox"/> Balance Sheet	(Form 3)
<input type="checkbox"/> Summary of Operations	(Form 4)
<input type="checkbox"/> Monthly Cash Statement	(Form 5)
<input type="checkbox"/> Statement of Compensation	(Form 6)
<input type="checkbox"/> Schedule of In-Force Insurance	(Form 7)

and that they have been prepared in accordance with normal and customary accounting practices, and fairly and accurately reflect the debtor's financial activity for the period stated;

2. That the insurance, including workers' compensation and unemployment insurance, as described in Section 5 of the Operating Instructions and Reporting Requirements For Chapter 11 Cases is in effect; and, (If not, attach a written explanation) YES ☒ NO ☐

3. That all post-petition taxes as described in Sections 9 of the Operating Instructions and Reporting Requirements For Chapter 11 cases are current. (If not, attach a written explanation) YES ☒ NO ☐

4. No professional fees (attorney, accountant, etc.) have been paid without specific court authorization. (If not, attach a written explanation) YES ☒ NO ☐

5. All United States Trustee Quarterly fees have been paid and are current. YES ☐ NO ☒

6. Have you filed your pre-petition tax returns. (If not, attach a written explanation) YES ☐ NO ☒

I hereby certify, under penalty of perjury, that the information provided above and in the attached documents is true and correct to the best of my information and belief.

Dated: 3/23/24

MANAGING MEMBER  
Debtor in Possession

Title

Phone

(248) 352-9900

Form 1

# Profit & Loss

Property: Residents First, LLC  
01/01/24 - 01/31/24 (accrual basis)

	Amount
<b>INCOME</b>	
4900.00 Community Reimbursements	27,270.78
4999.00 Asset & Mgmt Fees	60,353.08
<b>TOTAL INCOME</b>	<b>87,623.86</b>
<b>EXPENSE</b>	
6100.00 Management & Personnel	55,821.91
6200.00 On-Site Personnel	27,384.68
7500.00 Travel & Entertainment	565.04
7600.00 Vehicle Expense	1,080.29
7700.00 Information Technology Exp	1,196.00
7900.00 General & Administrative	-150.25
<b>TOTAL EXPENSE</b>	<b>85,897.67</b>
<b>CONTROLLABLE NOI</b>	<b>1,726.19</b>
<b>NON CONTROLLABLE EXPENSE</b>	
8000.00 Mortgages & Debt Interest	497.00
8100.00 Utilities	1,434.14
8300.00 Insurance	205.16
<b>TOTAL NON CONTROLLABLE EXPENSE</b>	<b>2,136.30</b>
<b>NOI</b>	<b>-410.11</b>
<b>NON OPERATING EXPENSE</b>	
8900.00 Amortization & Depreciation	51.19
<b>TOTAL NON OPERATING EXPENSE</b>	<b>51.19</b>
<b>NET INCOME</b>	<b>-461.30</b>

## NET INCOME SUMMARY

Income	87,623.86
Expense	-85,897.67
Controllable NOI	1,726.19
Non Controllable Expense	-2,136.30
Net Operating Income	-410.11
Non Operating Expense	-51.19
<b>NET INCOME</b>	<b>-461.30</b>

**OPERATING STATEMENT (P&L)**

Period Ending: \_\_\_\_\_

Case No: 23-49817-mar

	Current Month	Total Since Filing
Total Revenue/Sales	_____	_____
Cost of Sales	_____	_____
GROSS PROFIT	_____	_____
EXPENSES:		
Officer Compensation	_____	_____
Salary Expenses other Employees	_____	_____
Employee Benefits & Pensions	_____	_____
Payroll Taxes	_____	_____
Other Taxes	_____	_____
Rent and Lease Expense	_____	_____
Interest Expense	_____	_____
Insurance	_____	_____
Automobile and Truck Expense	_____	_____
Utilities (gas, electric, phone)	_____	_____
Depreciation	_____	_____
Travel and Entertainment	_____	_____
Repairs and Maintenance	_____	_____
Advertising	_____	_____
Supplies, Office Expense, etc.	_____	_____
Other Specify	_____	_____
Other Specify	_____	_____
TOTAL EXPENSES:	_____	_____
NET OPERATING PROFIT/(LOSS)	_____	_____
Add: Non-Operating Income:		
Interest Income	_____	_____
Other Income	_____	_____
Less: Non-Operating Expenses:		
Professional Fees	_____	_____
Other	_____	_____
NET INCOME/(LOSS)	_____	_____

Form 2

# Balance Sheet

Property: Residents First, LLC

As of 01/31/24 (accrual basis)

## ASSETS

Bank	
1050.00 ML-Residents First - 2081	305.93
1070.00 CSB - Residents First General Account	100.00
1071.00 CSB - Residents First Tax Account	100.00
Total Bank	505.93
Accounts Receivable	
1100.00 Accounts Receivable	17,300.00
Total Accounts Receivable	17,300.00
Other Current Asset	
1300.00 Prepaid Expenses	27,606.24
Total Other Current Asset	27,606.24
Fixed Asset	
1500.00 Land, Buildings, Improve & Equip	89,330.84
1600.00 Accumulated Depr & Amort	-28,429.52
1700.00 Construction/Development in Progress	0.00
Total Fixed Asset	60,901.32
Other Asset	
1800.00 Notes Receivable	572,630.26
Total Other Asset	572,630.26
<b>TOTAL ASSETS</b>	<b>678,943.75</b>

## LIABILITIES & EQUITY

### Liabilities

Accounts Payable	
2000.00 Accounts Payable	516,902.98
Total Accounts Payable	516,902.98
Credit Card	
2010.00 Credit Card 9172 (Capital One - Residents First)	51,418.94
2020.01 Credit Card 1731 / 4158 (Home Depot)	2,877.87
2022.04 Credit Card TIR Capital 0154 (CSB)	2,308.03
Total Credit Card	56,604.84
Long Term Liability	
2950.00 Loans & Notes Payables	550,874.42
Total Long Term Liability	550,874.42
<b>Total Liabilities</b>	<b>1,124,382.24</b>

### Equity

3000.00 Net Income	-461.30
3001.00 Retained Earnings	-264,562.37
3010.00 Owner Distribution	-941,809.93
3020.00 Owner Contribution	761,395.11
<b>Total Equity</b>	<b>-445,438.49</b>

TOTAL LIABILITIES & EQUITY

678,943.75

# BALANCE SHEET

Period Ending: \_\_\_\_\_

Case No: 23-49817-mar

	<u>Current Month</u>	<u>Prior Month</u>	<u>At Filing</u>
<b>ASSETS:</b>			
Cash:			
Inventory:			
Accounts Receivables:			
Insider Receivables			
Land and Buildings:			
Furniture, Fixtures & Equip:			
Accumulated Depreciation:			
Other:			
Other:			
<b>TOTAL ASSETS:</b>			
<b>LIABILITIES:</b>			
Post-petition Liabilities:			
Accounts Payable:			
Rent and Lease Payable:			
Wages and Salaries:			
Taxes Payable:			
Other:			
<b>TOTAL Post-petition Liabilities</b>			
Secured Liabilities:			
Subject to Post-petition			
Collateral or Financing Order			
All Other Secured Liabilities			
<b>TOTAL Secured Liabilities</b>			
Pre-petition Liabilities:			
Taxes & Other Priority Liabilities			
Unsecured Liabilities:			
Other:			
<b>TOTAL Pre-petition Liabilities</b>			
Equity:			
Owners Capital:			
Retained Earnings-Pre Petition.			
Retained Earnings-Post Petition.			
<b>TOTAL Equity:</b>			
<b>TOTAL LIABILITIES</b>			
<b>/AND EQUITY</b>			

Form 3

# SUMMARY OF OPERATIONS

Period Ended: January 31, 2024

Case No: 23-49817-mar

## Schedule of Post-Petition Taxes Payable

	Beginning Balance	Accrued/ Withheld	Payments/Deposits	Ending Balance
Income Taxes Withheld:				
Federal:	<u>0</u>	<u>4,192.73</u>	<u>4,192.73</u>	<u>0</u>
State:	<u>0</u>	<u>1,702.21</u>	<u>1,702.21</u>	<u>0</u>
Local:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
FICA Withheld:	<u>0</u>	<u>4,792.97</u>	<u>4,792.97</u>	<u>0</u>
Employers FICA:	<u>0</u>	<u>4,797.02</u>	<u>4,797.02</u>	<u>0</u>
Unemployment Tax:				
Federal:	<u>0</u>	<u>1,444.00</u>	<u>1,444.00</u>	<u>0</u>
State:	<u>0</u>	<u>1,199.83</u>	<u>1,199.83</u>	<u>0</u>
Sales, Use & Excise Taxes:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Property Taxes:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Workers' Compensation	<u>1,503.00</u>	<u>0</u>	<u>501.00</u>	<u>1,002.00</u>
Other:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTALS:	<u>1,503.00</u>	<u>16,782.96</u>	<u>17,283.96</u>	<u>1,002.00</u>

## AGING OF ACCOUNTS RECEIVABLE AND POST-PETITION ACCOUNTS PAYABLE

Age in Days Post Petition	0-30	30-60	Over 60
Accounts Payable	<u>7,798.92</u>	<u>16,881.36</u>	<u>492,220.51</u>
Accounts Receivable	<u>0</u>	<u>0</u>	<u>0</u>

For all post-petition accounts payable over 30 days old, please attach a sheet listing each such account, to whom the account is owed, the date the account was opened, and the reason for non-payment of the account.

Describe events or factors occurring during this reporting period materially affecting operations and formulation of a Plan of Reorganization:

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Form 4

# MONTHLY CASH STATEMENT

Period Ending: JANUARY 31, 2024

Cash Activity Analysis (Cash Basis Only):

Case No: 23-49817-mar

	General Acct.	Payroll Acct.	Tax Acct.	Cash Coll. Acct.	Petty Cash Acct.
A. Beginning Balance	<u>37,315.51</u>				
B. Receipts (Attach separate schedule)	<u>92,028.13</u>				
C. Balance Available (A + B)	<u>129,403.70</u>				
D. Less Disbursements (Attach separate schedule)	<u>128,794.35</u>				
E. ENDING BALANCE (C - D)	<u>609.35</u>				

**ATTENTION: Please enter the TOTAL DISBURSEMENT from all your accounts, including cash and excluding transfers, onto the line below. This is the number that will determine your quarterly fee payment. \$** 128,794.35

(PLEASE ATTACH COPIES OF MOST RECENT RECONCILED BANK STATEMENTS FROM EACH ACCOUNT)

General Account:

1. Depository Name & Location MERRILL LYNCH 30577 WOODWARD BIRMINGHAM HILLS 48304
2. Account Number 771-00081

Payroll Account:

1. Depository Name & Location N/A
2. Account Number \_\_\_\_\_

Tax Account:

1. Depository Name & Location N/A
2. Account Number \_\_\_\_\_

Other monies on hand (specify type and location) i.e., CD's, bonds, etc.):

NONE

\_\_\_\_\_

Date: 3/13/24

Debtor in Possession

Form 5



# MONTHLY STATEMENT OF INSIDER COMPENSATION/PAYMENTS

Period Ending: January 31, 2024

Case No: 23-49817-mar

The following information is to be provided for each shareholder, officer, director, manager, insider, or owner that is employed by the debtor in possession. (Attach additional pages if necessary.)

Name: ARA MARJIAN

Capacity: ☒ Shareholder  
☐ Officer  
☐ Director  
☐ Insider

Detailed Description of Duties: Owns And Manages Residents First

<b>Current Compensation Paid:</b>	Weekly	or	Monthly
	_____		<u>8,931.50</u>

<b>Current Benefits Paid:</b>	Weekly	or	Monthly
	_____		<u>1,227.10</u>
Health Insurance	_____		_____
Life Insurance	_____		_____
Retirement	_____		<u>2,378.00</u>
Company Vehicle	_____		_____
Entertainment	_____		_____
Travel	_____		_____
Other Benefits	_____		_____
Total Benefits	_____		_____

<b>Current Other Payments Paid:</b>	Weekly	or	Monthly
	_____		_____
Rent Paid	_____		_____
Loans	_____		_____
Other (Describe)	_____		_____
Other (Describe)	_____		_____
Other (Describe)	_____		_____
Total Other Payments	_____		_____

<b>CURRENT TOTAL OF ALL PAYMENTS:</b>	Weekly	or	Monthly
	<u>14,536.60</u>		<u>19,539.60</u>

Dated: 3/13/24

[Signature]  
Principal, Officer, Director, or Insider

[illegible]

Period Ending: JANUARY 31, 2001

[illegible]

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<b>Residents First</b>						
<b>Account Balance</b>						
Date	Beginning Balance	Deposit / Transfer	Disbursement	Ending Balance		Description
01/01/24	37,375.57			37,375.57		
01/02/24	37,375.57		37,343.68	31.89		Overdraft Repayment
01/04/24	31.89		256.26	-224.37		401K Withdrawal
01/08/24	-224.37	300.00		75.63		Transfer from Kingsbrook Estates
01/08/24	75.63		108.03	-32.40		ADP Fees
01/08/24	-32.40	47.41		15.01		Transfer from Twin Pines
01/10/24	15.01		501.00	-485.99		Workman's Comp. Insurance
01/10/24	-485.99	400.00		-85.99		Transfer from Keego Harbor
01/10/24	-85.99	100.00		14.01		Transfer from Twin Pines
01/12/24	14.01	7,000.00		7,014.01		Transfer from Keego Harbor
01/12/24	7,014.01	4,182.04		11,196.05		Transfer from Twin Pines
01/12/24	11,196.05	1,000.00		12,196.05		Transfer from Twin Pines
01/12/24	12,196.05	1,200.00		13,396.05		Transfer from Kristana Estates
01/12/24	13,396.05	7,115.76		20,511.81		Transfer from Kingsbrook Estates
01/12/24	20,511.81	14,000.00		34,511.81		Transfer from Crystal Downs
01/12/24	34,511.81	4,000.00		38,511.81		Transfer from Tallmadge Meadows
01/12/24	38,511.81		27,027.52	11,484.29		Payroll
01/12/24	11,484.29		1,744.14	9,740.15		Payroll Garnishment
01/12/24	9,740.15		8,980.17	759.98		Payroll Taxes
01/16/24	759.98		900.00	-140.02		Aroma Cleaning Services
01/16/24	-140.02	200.00		59.98		Transfer from Kingsbrook Estates
01/18/24	59.98		693.80	-633.82		401K Withdrawal
01/18/24	-633.82	184.74		-449.08		Transfer from Keego Harbor
01/18/24	-449.08	300.00		-149.08		Transfer from Twin Pines
01/18/24	-149.08	216.18		67.10		Transfer from Kingsbrook Estates
01/22/24	67.10		125.93	-58.83		ADP Fees
01/22/24	-58.83	100.00		41.17		Transfer from Twin Pines
01/26/24	41.17	1,245.62		1,286.79		Transfer from Twin Pines
01/26/24	1,286.79	1,480.54		2,767.33		Transfer from Twin Pines
01/26/24	2,767.33	5,760.04		8,527.37		Transfer from Kingsbrook Estates
01/26/24	8,527.37	2,747.48		11,274.85		Transfer from Tallmadge Meadows
01/26/24	11,274.85		62.95	11,211.90		ADP Fees
01/26/24	11,211.90		273.38	10,938.52		ADP Fees
01/30/24	10,938.52	17,209.40		28,147.92		Transfer from Reliance Home Services
01/30/24	28,147.92	4,535.70		32,683.62		Transfer from Twin Pines
01/30/24	32,683.62	1,000.00		33,683.62		Transfer from Twin Pines
01/30/24	33,683.62	8,303.22		41,986.84		Transfer from Kingsbrook Estates
01/30/24	41,986.84	9,400.00		51,386.84		Transfer from Kingsbrook Estates
01/30/24	51,386.84		8,763.58	42,623.26		BCBS Payment

01/30/24	42,623.26		2,001.05	40,622.21		BCBS Payment
01/30/24	40,622.21		9,045.42	31,576.79		Payroll Taxes
01/30/24	31,576.79		28,750.90	2,825.89		Payroll
01/30/24	2,825.89		1,744.14	1,081.75		Payroll Garnishment
01/31/24	1,081.75		272.40	809.35		ADP Fees
01/31/24	809.35		100.00	709.35		To Open New DIP Account
01/31/24	709.35		100.00	609.35		To Open New DIP Account
		92,028.13	128,794.35			

Primary Account: [REDACTED] 081

RESIDENTS FIRST LLC  
217 PIERCE ST STE 209  
BIRMINGHAM MI 48009-6048

MANA

## PRIVATE WEALTH MANAGEMENT

December 30, 2023 - January 31, 2024

### PORTFOLIO SUMMARY

	January 31	December 29	Month Change
<b>Net Portfolio Value</b>	<b>\$609.35</b>	<b>\$37,375.57</b>	<b>(\$36,766.22) ▼</b>
Your assets	\$609.35	\$37,375.57	(\$36,766.22) ▼
Your liabilities	-	-	-
Your Net Cash Flow (Inflows/Outflows)	(\$36,766.22)	\$31,046.35	-
Securities You Transferred In/Out	-	-	-
<b>Subtotal Net Contributions</b>	<b>(\$36,766.22)</b>	<b>\$31,046.35</b>	-
Your Dividends/Interest Income	-	-	-
Your Market Gains/(Losses)	-	-	-
<b>Subtotal Investment Earnings</b>	-	-	-

If you have questions on your statement,  
call 24-Hour Assistance:  
(866) 4MLBUSINESS  
(866) 465-2874  
Access Code: 55-781-02081

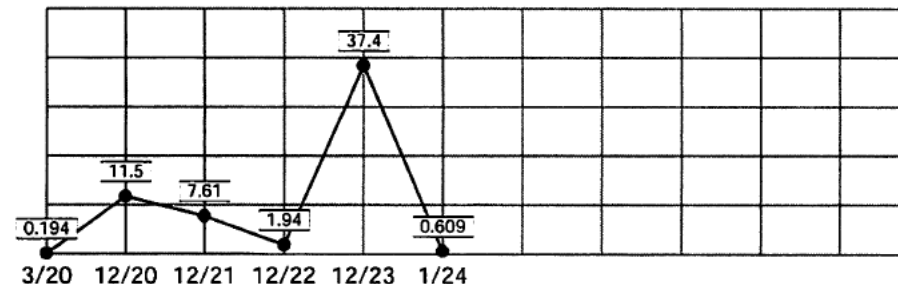
Investment Advice and Guidance:  
Call Your Private Wealth Advisor

Your Private Wealth Advisor:  
MKG AND ASSOCIATES  
39577 WOODWARD AVE. STE. 100  
BLOOMFIELD HLS MI 48304  
1-800-777-9413

Up-to-date account information can be viewed  
at: [www.mymerrill.com](http://www.mymerrill.com), where your statements  
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab  
at the top of the screen once you log in.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2020-2024



### DOWNSIZE YOUR DOCUMENTS

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+

Primary Account: 081

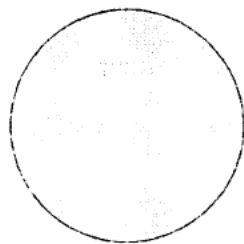
24-Hour Assistance: (866) 4MLBUSINESS  
Access Code: 55-781-02081

## YOUR PORTFOLIO REVIEW

December 30, 2023 - January 31, 2024

### ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



☐ Cash/Money  
Accounts  
**TOTAL**

Current Value	Allocation
609.35	100.00%
<b>\$609.35</b>	<b>100%</b>

### TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
+ML BANK DEPOSIT PROGRAM	609.00	100.00%
+FDIC INSURED NOT SIPC COVERED		

### FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	4845.65	4769.83	4769.83
Three-Month Treasury Bills	5.36%	5.33%	5.33%
Long-Term Treasury Bonds	4.17%	4.03%	4.03%
One-Month BSBY	5.37%	5.43%	5.43%
NASDAQ	15164.01	15011.35	15011.35

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Access Code: 55-781-02081

RESIDENTS FIRST LLC  
217 PIERCE ST STE 209  
BIRMINGHAM MI 48009-6048

**Net Portfolio Value:** **\$609.35**

**Your Private Wealth Advisor:**  
MKG AND ASSOCIATES  
39577 WOODWARD AVE. STE. 100  
BLOOMFIELD HLS MI 48304  
1-800-777-9413

## Residents First

December 30, 2023 - January 31, 2024

Year:	This Statement	January Year to Date
Opening Value (12/30)	\$37,375.57	609.35
Total Credits	93,463.54	93,463.54
Total Debits	(130,229.76)	(130,229.76)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
Closing Value (01/31)	\$609.35	609.35

ASSETS	January 31	December 29
Cash/Money Accounts	609.35	37,375.57
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	609.35	37,375.57
<b>TOTAL ASSETS</b>	<b>\$609.35</b>	<b>\$37,375.57</b>

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>NET PORTFOLIO VALUE</b>	<b>\$609.35</b>	<b>\$37,375.57</b>



This statement is eligible for online delivery. Go to [ml.com/gopaperless](http://ml.com/gopaperless) or scan this code with your phone's camera to get started.

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RESIDENTS FIRST LLC

081

Account Number:

ESS

081

24-Hour Assistance: (866) 4MLBUSINESS: www.myl

Access Code: 55-781-02081

RESIDENTS F

## Residents First

2024

December 30, 2023 - January 31, 2024

217 PIERCE

BIRMINGHAM

## CASH FLOW

## ASSET ALLOC

This Statement

Year to Date

Opening Cash/Money Accounts **\$37,375.57**

## CREDITS

Funds Received	-	-
Electronic Transfers	92,028.13	92,028.13
Other Credits	1,435.41	1,435.41
<b>Subtotal</b>	<b>93,463.54</b>	<b>93,463.54</b>

## DEBITS

Electronic Transfers	(90,350.67)	(90,350.67)
Margin Interest Charged	-	-
Other Debits	(38,779.09)	(38,779.09)
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	(1,100.00)	(1,100.00)
Advisory and other fees	-	-
<b>Subtotal</b>	<b>(130,229.76)</b>	<b>(130,229.76)</b>

Net Cash Flow **asset (\$36,766.22)** **(\$36,766.22)**

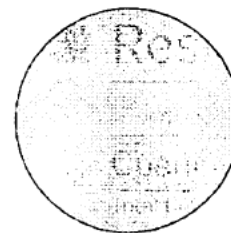
## OTHER TRANSACTIONS

Dividends/Interest Income	-	-
Security Purchases/Debits	-	-
Security Sales/Credits	-	-

Closing Cash/Money Accounts **MENT \$609.35**

## ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.


☐ Cash/Money  
Accounts  
**TOTAL**

Allocation

100.00%

100%

Resid

Opening

Total Cr

Total De

Secur

M

Closing

Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

## DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	



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RESIDENTS FIRST LLC

Account Number [REDACTED] 081

## ST YOUR WCMA BANK DEPOSIT INTEREST SUMMARY

December 30, 2023 - January 31, 2024

Money Account Description	Interest on Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	0.00	392	.01	0.00	609
<b>TOTAL ML Bank Deposit Program</b>	<b>0.00</b>			<b>0.00</b>	<b>609</b>

## YOUR WCMA ASSETS

### CASH/MONEY ACCOUNTS

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	0.35	0.35		.35		
+ML BANK DEPOSIT PROGRAM	609.00	609.00	1.0000	609.00		.01
+FDIC INSURED NOT SIPC COVERED						
<b>TOTAL</b>		<b>609.35</b>		<b>609.35</b>		<b>.01</b>

### LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
<b>TOTAL</b> YIELD .01%	<b>609.35</b>	<b>609.35</b>			

## YOUR WCMA TRANSACTIONS

### CASH/OTHER TRANSACTIONS

Date	Description	Transaction Type	Quantity	Debit	Credit
<b>Electronic Transfers</b>					
01/04	ADP 401k RESIDENTS FIRST LLC	Pre-Authorized Withdrawal		256.26	
01/04	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received			300.00
01/08	ADP PAYROLL FEES 650018610RESIDENTS FIR	Pre-Authorized Withdrawal		108.03	

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RESIDENTS FIRST LLC 02081

Account Number: 7 [REDACTED] 555

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

## YOUR WCMA TRANSACTIONS

1, 2024

December 30, 2023 - January 31, 2024

## CASH/OTHER TRANSACTIONS (continued)

Date	Description	Quantity	Transaction Type	Credit	Quantity	Debit	Money Account
							Credit
Electronic Transfers							Bank of America
01/08	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC		Funds Received	47.41			TOTAL MTD 47.41
01/10	MARKEL ARA DARAKJIAN		Pre-Authorized Withdrawal			501.00	
01/10	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC		Funds Received	100.00			YOUR 400.00
01/10	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC		Funds Received	100.00			CASH/MTD 100.00
01/12	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC		Funds Received	100.00			CASH 7,000.00
01/12	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC		Funds Received	100.00			4,182.04
01/12	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC		Funds Received	100.00			1,000.00
01/12	TR FROM ML 7T102110 KRISTANA ESTATES LLC		Funds Received	100.00			1,200.00
01/12	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC		Funds Received	15.76			7,115.76
01/12	TR FROM ML 7T102092 CRYSTAL DOWNS MHC-MICHIGAN LLC		Funds Received	100.00			14,000.00
01/12	TR FROM ML 7T102094 TALLMADGE MEADOWS MHC LLC		Funds Received	100.00			4,000.00
01/12	ADP WAGE PAY RESIDENTS FIRST LLC RE		Pre-Authorized Withdrawal			27,027.52	01/08
01/12	ADP WAGE GARN RESIDENTS FIRST LLC RE		Pre-Authorized Withdrawal			1,744.14	01/08
01/12	ADP Tax		Pre-Authorized Withdrawal			8,980.17	01/08

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 81

## YOUR WCMA TRANSACTIONS

December

SACTIO  
December 30, 2023 - January 31, 2024

### CASH/OTHER TRANSACTIONS (continued)

Type	Date	Description	Transaction Type	Debit	Quantity	Debit	Credit
<b>Electronic Transfers</b>							
		RESIDENTS FIRST LLC					
	01/16	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received				200.00
	01/18	ADP 401k RESIDENTS FIRST LLC	Pre-Authorized Withdrawal			693.80	
	01/18	TR FROM ML 7T102090 KEEGO HARBOR MHC-MICHIGAN LLC	Funds Received				184.74
	01/18	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received				300.00
	01/18	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received				216.18
	01/22	ADP PAYROLL FEES 650973157RESIDENTS FIR	Pre-Authorized Withdrawal			125.93	
	01/22	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received				100.00
	01/26	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received				1,245.62
	01/26	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC	Funds Received				1,480.54
	01/26	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC	Funds Received				5,760.04
	01/26	TR FROM ML 7T102094 TALLMADGE MEADOWS MHC LL C	Funds Received				2,747.48
	01/26	ADP PAYROLL FEES 651792043RESIDENTS FIR	Pre-Authorized Withdrawal			62.95	
	01/26	ADP PAYROLL FEES 651689410RESIDENTS FIR	Pre-Authorized Withdrawal			273.38	

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RESIDENTS FIRST LLC 11-02081

Account Number: [REDACTED] 55-081

24-Hour Assistance: (866) 4MLBUSINESS

Access Code: 55-781-02081

## YOUR WCMA TRANSACTIONS

31/2024

December 30, 2023 - January 31, 2024

## CASH/OTHER TRANSACTIONS (continued)

Date	Description	Quantity	Transaction Type	Credit	Quantity	Debit	CASH/OTHER Credit
<b>Electronic Transfers</b>							<b>Electronic</b>
01/30	TR FROM ML 7T102080 RELANCE HOME SERVICES		Funds Received	17,209.40			17,209.40
01/30	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC		Funds Received	4,535.70			4,535.70
01/30	TR FROM ML 7T102096 TWIN PINES MHC-MICHIGAN LLC		Funds Received	1,000.00			1,000.00
01/30	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC		Funds Received	8,303.22			8,303.22
01/30	TR FROM ML 7T102095 KINGSBROOK MHC MICHIGAN LLC		Funds Received	9,400.00			9,400.00
01/30	BCBS Michigan RELANCE MANAGEMENT AS		Pre-Authorized Withdrawal			8,763.58	
01/30	BLUE CARE NETWORK RESIDENTS FIRST		Pre-Authorized Withdrawal			2,001.05	
01/30	ADP Tax RESIDENTS FIRST LLC		Pre-Authorized Withdrawal			9,045.42	
01/30	ADP WAGE PAY RESIDENTS FIRST LLC RE		Pre-Authorized Withdrawal			28,750.90	
01/30	ADP WAGE GARN RESIDENTS FIRST LLC RE		Pre-Authorized Withdrawal			1,744.14	
01/31	ADP PAYROLL FEES 652139357RESIDENTS FIR		Pre-Authorized Withdrawal			272.40	
<b>Subtotal (Electronic Transfers)</b>				92,028.13		90,350.67	92,028.13
<b>Other Debits/Credits</b>							
01/02	REPAY OVERDRAFT LOAN		Overdraft Repayment			37,343.68	
01/04	EXTEND OVERDRAFT LOAN		Overdraft Loan	224.37			224.37
01/05	REPAY OVERDRAFT LOAN		Overdraft Repayment			224.37	

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RESIDENTS FIRST LLC

Account Number: [REDACTED] 31

## YOUR WCMA TRANSACTIONS

December

December 30, 2023 - January 31, 2024

### CASH/OTHER TRANSACTIONS (continued)

Type	Date	Description	Transaction Type	Debit	Quantity	Debit	Credit
<b>Other Debits/Credits</b>							
	01/08	EXTEND OVERDRAFT LOAN	Overdraft Loan				32.40
Payment	01/09	REPAY OVERDRAFT LOAN	Overdraft Repayment	32.40		32.40	
	01/10	EXTEND OVERDRAFT LOAN	Overdraft Loan				485.99
Payment	01/11	REPAY OVERDRAFT LOAN	Overdraft Repayment	485.99		485.99	
	01/18	EXTEND OVERDRAFT LOAN	Overdraft Loan				633.82
Payment	01/19	REPAY OVERDRAFT LOAN	Overdraft Repayment	633.82		633.82	
	01/22	EXTEND OVERDRAFT LOAN	Overdraft Loan				58.83
Payment	01/23	REPAY OVERDRAFT LOAN	Overdraft Repayment	58.83		58.83	
<b>Subtotal (Other Debits/Credits)</b>				38,779.09		38,779.09	1,435.41
<b>NET TOTAL</b>				38,779.09		35,666.22	

### CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
	01/16	100374\$	CHECK	900.00	
	01/31	100376*\$	CHECK	100.00	
	01/31	100377\$	CHECK	100.00	
<b>NET TOTAL</b>				1,100.00	1,100.00

\* Indicates gap in check sequence

\$ Check Image available online

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

## SAC YOUR WCMA MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
01/02	ML BANK DEPOSIT PROGRAM		31.00	01/18	ML BANK DEPOSIT PROGRAM	59.00	

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RESIDENTS FIRST LLC 711-02081

Account Number

24-Hour Assistance: (866) 4MLBUSINESS  
Access Code: 55-781-02081

**YOUR WCMA MONEY ACCOUNT TRANSACTIONS** (continued) July 31, 2024

December 30, 2023 - January 31, 2024

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	CASH/OTHER DEPOSITS
01/04	ML BANK DEPOSIT PROGRAM	31.00		01/19	ML BANK DEPOSIT PROGRAM		67.00
01/05	ML BANK DEPOSIT PROGRAM		75.00	01/22	ML BANK DEPOSIT PROGRAM	67.00	
01/08	ML BANK DEPOSIT PROGRAM	75.00		01/23	ML BANK DEPOSIT PROGRAM		41.00
01/09	ML BANK DEPOSIT PROGRAM		15.00	01/29	ML BANK DEPOSIT PROGRAM		10,897.00
01/10	ML BANK DEPOSIT PROGRAM	15.00		01/30	ML BANK DEPOSIT PROGRAM	9,857.00	
01/11	ML BANK DEPOSIT PROGRAM		14.00	01/31	ML BANK DEPOSIT PROGRAM	472.00	
01/16	ML BANK DEPOSIT PROGRAM		45.00				
NET TOTAL			609.00				609.00

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.ml.com/articles/benchmark-interest-rate-reform.html](http://www.ml.com/articles/benchmark-interest-rate-reform.html)

CHECK  
Details

YOUR

Date  
01/01

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## Customer Service

Please promptly report any inaccuracy, discrepancy and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

## About Us

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S or ML), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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## Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

at [www.finra.org](http://www.finra.org).

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASP<sup>SM</sup> and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit<sup>®</sup> and Preferred Deposit for Business<sup>®</sup> balances.

## Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

## Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

## Coverage for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.



### Fixed Income Securities Contracts

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities or receive less if you sell smaller amounts of securities.

### Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debit funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

### Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

### Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in the MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIP coverage and SIP coverage apply.

### Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

### Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

### Symbols and Abbreviations

✕	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.